



## Documentation Needed to Start the Processing of your Loan

### Identity Documentation:

- \_\_\_\_ • Copy of all borrowers driver's licenses and social security cards or passport

### Residence History

- \_\_\_\_ • Previous addresses for the last 2 full years and how long you lived at each (dates needed for the loan application)
- \_\_\_\_ • If you currently rent, your property owner's name, address and telephone number to verify the most recent 12-month rental history

### Savings, Checking & Investment Accounts

- \_\_\_\_ • Checking/Savings Accounts - **2** most recent monthly statements
- \_\_\_\_ • Stocks/Mutual Funds - **2** most recent monthly or quarterly statements (if using for closing).
- \_\_\_\_ • 401K/Retirement Accounts - most recent quarterly statements – (if using for closing we need proof of receipt of liquidated funds and proof of deposit into your account.)

### Employment History

- \_\_\_\_ • Names and addresses for all your employers for the last **2** years
- \_\_\_\_ • Dates of employment for each employer - start date and termination dates are required please
- \_\_\_\_ • Letter explaining any gaps in your employment in the last **2** years
- \_\_\_\_ • Pay stubs for the last 30 days – if paid bi-weekly - every two weeks, we need the **3** most consecutive pay stubs
- \_\_\_\_ • Most recent 2 years W2's for all salaried borrowers
- \_\_\_\_ • Self Employed or Commission Income - Most recent 2 years 1040's personal & business tax returns including 1120 Corporate returns, 1120S-S Corp., 1065's-Partnership and/or K1's (if applicable)
- \_\_\_\_ • Year-to-date profit and loss statement and current balance sheet (if self-employed)
- \_\_\_\_ • Annual Award letter and a copy of your most recent check for retirement, social security or disability income. (If auto deposited into your account, please send the bank statement showing the deposit)

### Miscellaneous (if applicable)

- \_\_\_\_ • Complete Bankruptcy papers including discharge
- \_\_\_\_ • Complete Divorce papers and Final order by the judge

### Real Estate

- \_\_\_\_ • Copy of most recent property tax bill for **all** properties owned
- \_\_\_\_ • Copy of most recent homeowner's insurance bill for **all** properties owned
- \_\_\_\_ • Copy of most recent mortgage statement for **all** properties owned
- \_\_\_\_ • Copy of the fully executed contract on the sale of your **CURRENT** home (if needed for qualifying)
- \_\_\_\_ • Copy of the fully contract for the purchase of your **NEW** home
- \_\_\_\_ • Copy of most recent Survey

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